

Message Text

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PAGE 01 VALLET 00975 300823Z
ACTION CPR-01

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TO SECSTATE WASHDC 7589

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FOR PROTOCOL

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE LIABILITY
INSURANCE

REF: STATE 189095,

IN REPLY TO REFTEL THE FOLLOWING ARE THE REQUIREMENTS FOR
AUTOMOBILE LIABILITY INSURANCE IN MALTA.

A. MANDATORY LOCAL INSURANCE LAW STIPULATES MINIMUM THIRD
PARTY ACT COVERAGE. MOTOR VEHICLE INSURANCE ACT (THIRD PARTY
RISKS ORDANANCE OF 1939) REFERS.

B. MINIMUM COVERAGE AMOUNTS EXPRESSED AT RATE OF EXCHANGE
OF ONE MALTA POUND EQUALS DOLS 2.40 ARE AS FOLLOWS:

1) THE POLICY DOES NOT COVER LIABILITY IN RESPECT OF ANY
SUM IN EXCESS OF DOLS 2880 (MALTA POUNDS 1200) ARISING OUT
OF ONE CLAIM BY ANY ONE PERSON.

2) THE POLICY DOES NOT COVER LIABILITY IN RESPECT OF
OF ANY SUM IN EXCESS OF DOLS 24000 (MALTA POUNDS 10000)
ARISING OUT OF THE TOTAL CLAIMS FOR ANY ONE ACCIDENT FOR
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EACH MOTOR VEHICLE CONCERNED. REQUIREMENT IS AUTOMATICALLY
ENFORCED FOR EVERYBODY SINCE IT IS MANDATORY FOR AN INSURANCE
CERTIFICATE TO BE PRESENTED BEFORE A VEHICLE LICENCE IS
PROVIDED.

C. NOT APPLICABLE

D. NOT APPLICABLE

E. LOCAL LAW DOES NOT PROVIDE FOR DIRECT LEGAL ACTION AGAINST INSURERS.

F. NOT APPLICABLE

G. NOT APPLICABLE

H. IN RESPECT OF MISSION VEHICLES COLLECTIVE INSURANCE IS OBTAINABLE RESULTING IN SAVINGS FOR MORE THAN ONE VEHICLE BEING INSURED WITH SAME COMPANY. IN RESPECT OF PERSONNEL, INDIVIDUAL INSURANCE IS AVAILABLE FROM A VARIETY OF COMPANIES.

I. PREMIUM RATES DO NOT VARY - THEY ARE THE SAME FOR DIPLOMATS AND FOR ALL CITIZENS OF MALTA.

J. THE INSURANCE CONTRACT IS A STANDARD FORMAT FOR EVERYONE.

K. NO.

L. THERE IS NO DISTINCTION BETWEEN DIPLOMATS AND CITIZENS OF MALTA.

M. SINCE THIRD PARTY ACT INSURANCE IS MANDATORY, INSURANCE COMPANIES NORMALLY MAKE SETTLEMENT AFTER
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DETERMINATION OF FAULT HAS BEEN ESTABLISHED UP TO THE AMOUNT DECIDED BY LOCAL COURTS IF WITHIN THE FIGURE QUOTED BY THE POLICY. IN ALL INSTANCES, SINCE LOCAL INSURANCE RATES ARE INEXPENSIVE EMBASSY STAFF GET HIGHER COVERAGE THAN REQUIRED BY LAW AND ARE THEREFORE ADEQUATELY COVERED IN CASE OF PERSONAL INJURY OR DEATH. THERE HAVE BEEN NO INSTANCES WHERE A DIPLOMAT, HAVING AN ACCIDENT HAS NOT BEEN FULLY COVERED BY HIS INSURANCE SETTLEMENT.

N. NO SUCH SYSTEM EXISTS. LAINGEN

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Message Attributes

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